

Exhibit 1

ORLANS

ORLANS ASSOCIATES, P.C.
P.O. Box 5041
Troy, Michigan 48007
P (248) 502-1400 F (248) 502-1401
www.Orlans.com

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IN THE EVENT YOU ARE SUBJECT TO AN AUTOMATIC STAY ISSUED BY A UNITED STATES BANKRUPTCY COURT OR THE REFERENCED DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES AND IS NOT INTENDED TO BE AN ATTEMPT TO COLLECT A DEBT.

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR TWELVE MONTHS, OR IF YOU ARE A DEPENDENT OF AN ACTIVE SERVICEMEMBER, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT.

June 27, 2016

VIA FIRST CLASS MAIL
Ebonie Elsey
14955

RE: Our File Number: 16-007173
Property Address:

Dear Ebonie Elsey:

This law firm has been retained by Seterus, Inc. regarding the mortgage which encumbers the above real property (the "Mortgage"). The Note evidencing the loan in the original principal amount of \$64,000.00 and the Mortgage are collectively called the "Mortgage Loan."

According to the records of our client, your Mortgage Loan is in default. As a result, the Mortgage Loan has been accelerated and Seterus, Inc. has referred the matter to our office for further action. Please see the following page for a statement of the amount owed and important additional information.

You may have the right to reinstate the Mortgage Loan by paying all past due installments, late charges, delinquent taxes, insurance premiums, and costs and fees incurred in the foreclosure. To request reinstatement information, contact our Loan Resolution Department at (248) 502-1400.

Any right you may have to reinstate your Mortgage Loan and the procedures for reinstatement outlined above do not alter or amend your validation rights as described on the following page.

Very truly yours,
Orlans Associates, P.C.

16-007173/-/650/FOP

NOTICE OF DEBT PURSUANT TO
15 SC §1692

1. The amount of debt as of June 23, 2016 is \$80,900.58.
2. Because of interest, fees and costs, and other charges that may vary from day to day, the amount you owe at a later date may be greater than the amount stated above. Please contact Seterus, Inc. or Orlans Associates, P.C. at (248) 502-1400 to obtain an updated payoff amount.
3. The name of the creditor to whom the debt is owed is Federal National Mortgage Association.
4. Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by Orlans Associates, P.C.
5. If you notify Orlans Associates, P.C. in writing within the thirty day period that the debt, or any portion thereof, is disputed, Orlans Associates, P.C. will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to you by Orlans Associates, P.C.; and
6. Upon your written request within the thirty day period, Orlans Associates, P.C. will provide you with the name and address of the original creditor, if different from the current creditor.

16-007173/-/650/FOP

Exhibit 2

July 20, 2016

Orlans Associates, PC
1650 W. Big Beaver
Troy MI 48064

VALIDATION AND CEASE AND DESIST

Re: Name: Ebonie Elsey

Address:

Account Number: 16-007173

Dear Orlans:

I am in receipt of your June 27, 2016 letter saying I am in default. Your letter states that as of *June 23, 2016*, I owe \$80,900.58. Your letter says that I have to contact Seterus (No Number Given) or Orlans to see an updated payment amount. You have not provided me with the payment amount on June 27, 2016. You are seeking money from me for a debt amount I dispute. Please cease and desist until you VALIDATE.

Please also explain your justification for charging me \$80,900.58 that you state I owe in the letter I dispute. How much did I owe when you sent this letter and why. Thank you.

PURSUANT TO THE FDCPA, I WOULD LIKE THE FOLLOWING PROVIDED:

- THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR
- NAME OF CURRENT CREDITOR AND HOW THEY OBTAINED THE DEBT
- VERIFICATION OF THE DEBT and why I owe you \$80,900.58

Do you have the right person? If you pass this on to another debt collector, please notify them that I dispute the debt. This is required under Michigan law.

Thank you for your immediate cooperation.



Ebonie Elsey

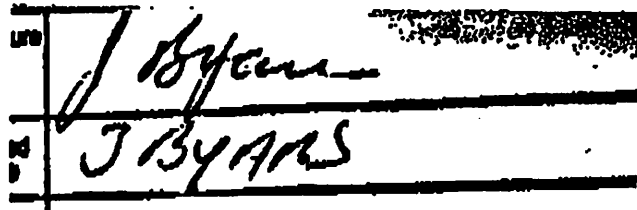


Date: July 28, 2016

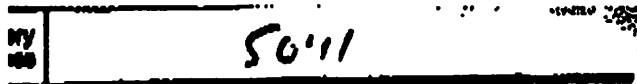
ebonie elsey:

The following is in response to your July 28, 2016 request for delivery information on your Certified Mail™ item number 70160910000132637110. The delivery record shows that this item was delivered on July 27, 2016 at 9:41 am in TROY, MI 48099. The scanned image of the recipient information is provided below.

Signature of Recipient :

Signature of Recipient : The image shows a scanned signature of "J Byars" written in black ink on a white background. The signature is written over a horizontal line. To the left of the signature, there is a small box containing the text "NY 100".

Address of Recipient :

Address of Recipient : The image shows a scanned address "5011" written in black ink on a white background. The address is written over a horizontal line. To the left of the address, there is a small box containing the text "NY 100".

Thank you for selecting the Postal Service for your mailing needs.

If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,
United States Postal Service

Exhibit 3

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041
 Troy, MI 48007-5041 IF YOU ARE NOW ON ACTIVE
 MILITARY DUTY OR HAVE BEEN IN THE PRIOR ONE
 YEAR. PLEASE CONTACT OUR OFFICE AT 248-502-1400.
MORTGAGE SALE - Default has been made in the
 conditions of a mortgage made by Ebonie Elsey, a single
 woman, to Mortgage Electronic Registration Systems, Inc.,
 as nominee for lender and lenders successors and/or
 assigns, Mortgagee, dated December 5, 2007 and recorded
 March 17, 2008 in Liber 47086, Page 680, Wayne County
 Records, Michigan. Said mortgage is now held by Federal
 National Mortgage Association, by assignment. There is
 claimed to be due at the date hereof the sum of Eighty-One
 Thousand Thirty-Six and 10/100 Dollars (\$81,036.10),
 including interest at 5% per annum. Under the power of sale
 contained in said mortgage and the statute in such case
 made and provided, notice is hereby given that said mortgage
 will be foreclosed by a sale of the mortgaged premises, or
 some part of them, at public vendue at the place of holding
 the circuit court within Wayne County, Michigan at 11:00 AM
 on AUGUST 4, 2016. Said premises are located in the City of
 Detroit, Wayne County Michigan, and are described as: Lot
 81, including one-half of the vacated alley located at the rear
 thereof, Huron Heights Subdivision, as recorded in Liber 34,
 Page 71 of Plats, Wayne County Records. The redemption
 period shall be 6 months from the date of such sale, unless
 determined abandoned in accordance with MCLA
 §600.3241a, in which case the redemption period shall be 30
 days from the date of such sale. **TO ALL PURCHASERS:**
 The foreclosing mortgagee can rescind the sale. In that
 event, your damages, if any, are limited solely to the return of
 the bid amount tendered at sale, plus interest. If the property
 is sold at foreclosure sale, pursuant to MCL 600.3278, the
 borrower will be held responsible to the person who buys the
 property at the mortgage foreclosure sale or to the mortgage
 holder for damage to the property during the redemption
 period. Dated: July 7, 2016 Orlans Associates, P.C.
 Attorneys for Servicer P.O. Box 5041 Troy, MI 48007 File No.
 16-057173
 (07-07)(07-28)

NoticeId 1282249

FullNoticeText Orlans Associates, P.C. Attorneys
for Servicer P.O. Box 5041 Troy, MI
48007-5041 IF YOU ARE NOW ON
ACTIVE MILITARY DUTY OR HAVE
BEEN IN THE PRIOR ONE YEAR,
PLEASE CONTACT OUR OFFICE AT
248-502-1400. MORTGAGE SALE -
Default has been made in the
conditions of a mortgage made by
Ebonie Elsey, a single woman, to
Mortgage Electronic Registration
Systems, Inc., as nominee for
lender and lenders successors
and/or assigns, Mortgagee, dated
December 5, 2007 and recorded
March 17, 2008 in Liber 47066,
Page 580, Wayne County Records,
Michigan. Said mortgage is now
held by Federal National Mortgage
Association, by assignment. There
is claimed to be due at the date
hereof the sum of Eighty-One
Thousand Thirty-Six and 10/100
Dollars (\$81,036.10), including
interest at 5% per annum. Under
the power of sale contained in said
mortgage and the statute in such
case made and provided, notice is
hereby given that said mortgage
will be foreclosed by a sale of the
mortgaged premises, or some part
of them, at public vendue at the
place of holding the circuit court
within Wayne County, Michigan at
11:00 AM on AUGUST 4, 2016. Said
premises are located in the City of
Detroit, Wayne County Michigan,
and are described as: Lot 81,
including one-half of the vacated
alley located at the rear thereof,
Huron Heights Subdivision, as
recorded in Liber 34, Page 71 of
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PURCHASERS: The foreclosing
mortgagee can rescind the sale. In
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are limited solely to the return of
the bid amount tendered at sale,
plus interest. If the property is sold
at foreclosure sale, pursuant to
MCL 600.3278, the borrower will be
held responsible to the person who
buys the property at the mortgage
foreclosure sale or to the
mortgage holder for damage to the
property during the redemption
period. Dated: July 7, 2016 Orlans
Associates, P.C. Attorneys for
Servicer P.O. Box 5041 Troy, MI
48007 File No. 16-007173 (07-07)
(07-28)

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